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TO: Mail Stop: AMENDMENT
Examiner: SHAIKH, MOHAMMAD Z
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

FROM: James A. Larson

OUR REF: 20168.0004USU2

TELEPHONE: (612) 455.3800

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Title of Document: Response (7 pages)

Applicant: KASOWER
Serial No.: 10/665244
App. Filed: September 20, 2003
Group Art No.: 3696

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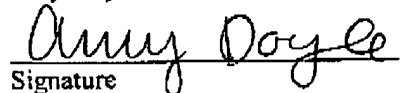
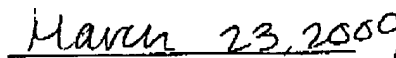
By: 

Name: James A. Larson

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I hereby certify that this paper is being transmitted by facsimile to the U.S. Patent and Trademark Office on the date shown below.

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Applicant:	KASOWER	Examiner:	SHAIKH, MOHAMMAD Z
Serial No.:	10/665244	Group Art Unit:	3696
Filed:	September 20, 2003	Docket No.:	20168.0004USU2
Title:	METHOD OF ON-LINE CREDIT INFORMATION MONITORING AND CONTROL		

CERTIFICATE UNDER 37 CFR 1.6(d)

I hereby certify that this paper is being transmitted by facsimile to the U.S. Patent and Trademark Office on March 23, 2009.

By: 

Name: Amy Doyle

RESPONSE

Mail Stop: AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Commissioner:

Applicant responds to the Official Action dated December 23, 2008 as follows:

Remarks/Arguments begin on page 2 of this paper.